



GAU 2167

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of KEIL

Serial No: 09/839,471

Examiner:

Filed: April 19, 2001

Group Art Unit: 2167

For: SYSTEM AND METHOD FOR DEBIT ACCOUNT TRANSACTIONS

TRANSMITTAL LETTER

CERTIFICATE UNDER 37 CFR 1.8(a)

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as First Class mail in an envelope addressed to Commissioner for Patents, Washington, D.C. 20231 on 8-8-01

Susan Hess

Commissioner for Patents
Washington, D.C. 20231

Sir:

Please find enclosed for filing:

- X Information Disclosure Statement
- X PTO-1449
- X Reference

RECEIVED
AUG 16 2001
Group 2100

Date: 8/8/01

Respectfully submitted,

By:

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Attorney Docket No. 2240.006



#2
08/21/01

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INFORMATION DISCLOSURE STATEMENT

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Susan Lees

Commissioner for Patents
Washington, D.C. 20231

Sir:

Pursuant to the duty of disclosure, Applicant is citing the references set forth on the accompanying form PTO-1449. These references were made of record in the parent application Serial No. 09/334,887, filed June 17, 1999, upon which the present application claims priority under 35 U.S.C. §120. Pursuant to 37 C.F.R. §1.98(d) Applicant is not required to submit copies of these references. Applicant also submits herewith U.S. Patent No. 6,192,142 which was cited in the specification and its relevancy is set forth therein.

Applicant submits that the present invention is patentable over these references.

Date: 8/8/01

Respectfully submitted,

By: [Signature]

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